

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	2	"paycheck stub" and "advertising"	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	ON	2006/05/14 11:30
L2	6	(("paycheck stub" "payment slips" "payment stubs" "pay stub" "pay slip") near3 (advertis\$7))	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	ON	2006/05/14 14:32
L3	1	(("paycheck stub" "payment stubs" "pay stub") near3 (advertis\$7))	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	ON	2006/05/14 14:34
L4	4	(("4722554") or ("5992888")).PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT	OR	OFF	2006/05/14 14:35
L5	6	(("4722554") or ("5992888") or ("4885699")).PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT	OR	OFF	2006/05/14 15:40
L6	14	(("5710917") or ("6178411") or ("20030023631") or ("5513254") or ("5655089") or ("5761650") or ("6123361")).PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT	OR	OFF	2006/05/14 15:43

USA Today.txt

3/9/139 (Item 2 from file: 703)  
DIALOG(R)File 703:USA Today  
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05073643

MONTANA

USA Today (US) - FRIDAY TH December 29, 1989  
Edition: FINAL Section: NEWS Page: 08A  
Word Count: 71

MEMO:

CATEGORY: Across the USA

TEXT:

HELENA - Some state department heads refused to include in state employee %%paychecks%% %%ads%% seeking subscribers for local newspaper. Critics said advertising ploy could lead to other businesses seeking access to payroll system. Spokeswoman said state Auditor Andrea Bennett OK'd ads because they offer state workers worthwhile service. ... KALISPELL - Crystal Lakes Resort is closing its doors after 5 years of losses. Plans for new lodge have been canceled.

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DESCRIPTORS: STATE; EMPLOYEE; SALARY; ADVERTISING; HOTEL

# Electronic Office.txt

01793325/9

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01793325 Supplier Number: 43007855 (THIS IS THE FULLTEXT)  
Electronic data interchange: doing business in National Health Service  
Electronic Office, pN/A

May 20, 1992

ISSN: 0267-7797

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1507

## TEXT:

Suppliers to the National Health Service (NHS) often find themselves on a waiting list for payment as administrators struggle through piles of paper to reconcile invoices with orders.

Now Sheffield and Norwich Health Authorities are using electronic data interchange (EDI) to streamline payment and notification of payment to suppliers. Immediate benefits are improved relationships with suppliers and the ability to negotiate better payment terms. In the longer term, a number of health authorities are looking at EDI to improve control of the total trading process from ordering to settlement.

### Sheffield Health Authority

Sheffield Health Authority takes around four weeks to get an order for medical supplies back to a ward, although many suppliers are able to deliver the day after they receive the order. The problem, according to Mike Spooner, Senior Assistant Director of Finance at the Authority, is "a paper-based culture and 1970's technology" which takes four weeks to raise orders, each generating four copies which are distributed back through the ordering chain. In 1991, Sheffield Health Authority produced 70,000 orders, resulting in over 250,000 invoices for payment by Mike Spooner's department, with a total value of GBP60 million (\$110 million).

Payment is also affected by the inefficiencies in the ordering system because of delays in confirming "booking in" or receipt of goods.

### The problem

As a result, Mike Spooner was making an increasing number of urgent payments - GBP15 million worth in 1991 - in order not to lose negotiated discounts because of late payment.

These urgent payments were more expensive, often involving couriering tapes to BACS (Bankers' Automated Clearing Service), or paying charges for the use of the CHAPS (Clearing House Automated Payments system) same-day settlement service. Another problem was that many were being raised through a manual (imprest) system, and the auditors were not happy about this.

Even when payment had been made, suppliers were not always able to match the received sum to the appropriate invoices and remittance advices, resulting in telephone queries and further delays.

Mike Spooner had recently negotiated a new banking package with NatWest which included the BankLine PC-based cash management system. Now he wanted an electronic solution for his urgent payments problem.

### The solution

The solution involved NatWest's BankLine Interchange EDI payments system, Entity's Edition software and IBM's Information Exchange value-added network.

The Edition software is used to maintain a database of trading partners, and handle the input of invoice details (invoice number, invoice date and amount to be paid) against the trading partner's three-character code. At this stage the invoice is awaiting authorisation.

An authorised user accesses BankLine Interchange through the same menu.

A smartcard and Personal Identification Number protect access to this application. A file is imported to BankLine Interchange and a payment file created which includes a unique remittance advice number for each invoice. The authoriser then views and authorises the invoice for payment. The file

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awaits access by a second authorising manager, also using a smartcard and PIN for security, to complete the payment authorisation. The authorised payments file is exported to the Edition software for transmission over the IBM network to NatWest. At NatWest it is processed and payment made.

Payment is credited to the supplier's account, and credit advice and remittance advice delivered to its mailbox over a network.

#### Why EDI payments?

Payments messages are transmitted in EDIFACT format, a message standard approved by the United Nations, and accepted internationally for electronic data interchange. Mike Spooner intends to use EDI to make payment to European suppliers from 1993.

EDI payments also offer added-value to the supplier, because they allow for detailed remittance advice to accompany the payment instruction. This makes reconciliation easier, for example where one payment covers a number of invoices. Says Ron Young, EDI Manager of Smith and Nephew, one of Sheffield's EDI trading partners: "The use of the EDIFACT messages REMADV (remittance advice) and CREADV (credit advice) enforces the transmission of invoice numbers being paid and the amount relevant to each invoice. As a result the matching of payments against the outstanding ledger balances is made that much simpler. Equally we can be sure that on receipt of the transmission there is a guarantee that the amount has been credited to our account with NatWest. At this early stage we are still in the position of printing the information received and rekeying to our ledger. But the next obvious step is to load the information directly into our Accounts Receivable system, thus automating the whole process".

#### Scope and costs

Currently Sheffield Health Authority is settling via EDI with seven large pharmaceutical companies. By the end of 1992, Mike Spooner hopes to pay half his top 100 suppliers this way (accounting for roughly 25 per cent of total expenditure).

At present, the system is operated from one PC. Later an upgrade will be needed, but it is planned to use a machine already acquired for another application.

Mike Spooner points out that all the setting-up costs, including software and network costs, have been funded from income-creation schemes (such as carrying advertising on the back of staff payslips). He calculates that the system will pay for itself in two months once 100 suppliers are connected.

Transaction costs for EDI payments are relatively high - around GBP1.00 a payment - and this has discouraged many companies from pursuing the possibility. The pay-back comes from the better trading terms which payment certainty and easier reconciliation can earn; for example, "payment without prejudice" agreements (i.e. even if there are problems with the order, payment continues on schedule while the problems are sorted out).

Sheffield was already paying a premium on urgent payments, and the EDI system meets the requirement for a higher level of security for these items.

#### Total quality management - a vision for the future

Savings on EDI payments are small beer compared to the scope for electronic ordering. Stocks worth GBP5-6 million are held in Sheffield Health Authority alone. Electronic ordering would enable "just-in- time" deliveries which could reduce those stocks significantly, and bar-coding would simplify re-ordering. The result - a more responsive supplies environment, which would ultimately provide a better service to the patient. A large Sheffield hospital is soon to commence an electronic ordering pilot.

"EDI is all about changing business practices" says Spooner, adding that these are the first tentative steps. A new general ledger system, due for commission in 1993, will allow EDI payment messages to be automatically generated.

#### Norwich Health Authority

In a similar scheme which pre-dates Sheffield's initiative, Norwich Health Authority (NHA) is settling all its 70,000 -100,000 invoices per

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year electronically, using Barclays' TradingMaster EDI payment service.

The application uses Dun & Bradstreet Software's Millenium for accounts payable on a DEC VAX/VMS computer. DEC's DEC/EDI software converts the accounts payable file to EDIFACT format, and communication with Barclays is over British Telecom's X.25 network.

The vast majority of Norwich HA's 5,000 or so suppliers, however, are not yet receiving the settlement data electronically. Barclays prints and mails credit and remittance advice to Norwich's trading partners who do not have an EDI capability.

Last Autumn, five banks (Barclays, Lloyds, Midland, Natwest and Royal Bank of Scotland) signed a joint legal agreement to exchange EDI messages. This EDI clearing has enabled NHA to significantly increase its EDI activity, because suppliers banking with any of the five participating banks can now be linked up.

A further initiative, about to be piloted with one supplier, will do away with the invoice altogether. Receipt of goods (and delivery note) will prompt payment of the sum stated in the purchase order.

Like Sheffield, Norwich is able to negotiate more favourable trading terms with EDI partners, but the greatest benefits will come once the ordering link is complete. Savings in clinical staff time, reduced stock and better cash management, including management of departmental budgets, will be significant.

Moving the Health Service to EDI will take time, and a huge cultural change, but several health authorities already have active projects.

Why has EDI settlement come first? Perhaps it was simply an easier nut to crack. According to Jim Waters of Norwich Systems and Accounting, the company which provides NHA's accountancy, systems and internal audit service, it is the area which offers the greatest benefits to suppliers. "Sometimes it's a case of the back-end driving the front end".

#### Sheffield Health Authority EDI system

Cost summary for electronic trading system	GBP
Start up costs	
Edition software from Entity Software Ltd	2,100
+installation	500
IBM Information Exchange registration fee	70
NatWest BankLine Interchange Authorisation software (inc Smart Card Reader and 5 cards, installation/training)	2,575
Total	5,245
	plus VAT
Annual running costs	
Network usage (inc EDI and Email boxes)	650
(Local call charges not included)	
Edition software and maintenance	250
BankLine Interchange software support and help desk service	540
Annual total	1,440
	plus VAT
Payment charges	
for BankLine Interchange:	
Per payment Order (inc debit and credit advice)	75p
Per remittance advice up to 3 kb (optional)	25p

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oldfield.txt

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12820146

PAYSLIP ADVERTISEMENTS ARE A NICE LITTLE EARNER;SMALL BUSINESS  
Times of London (TL) - Sunday, November 16, 1997

By: Claire Oldfield  
Section: Business  
Word Count: 544

TEXT:

Payroll Marketing is introducing wages departments to a rich source of revenue and advertisers to a captive audience. By Claire Oldfield

FAR more payslips pass through Samantha Yates's hands in a year than most people are likely to see in a lifetime - about 33m in fact.

Yates runs Payroll Marketing, a payslip-advertising service for wages departments, that has managed to corner a valuable market in less than four years. Since the company began in 1993, it has grown by 90% year-on-year and customers include retailers and local councils.

The Payroll Marketing concept is simple: Yates acts like a marriage broker, ensuring that an advertiser is matched with the appropriate firm to reach a specific market by advertising on payslips. She then follows up with negotiations between the two parties.

Yates and Simon Little, her husband and fellow director, earn commission for arranging the advertising service; the advertisers benefit through the number of people they reach and gain an implied employer endorsement; and the payslip issuer benefits through a guaranteed annual income.

Yates says: "It is a very targeted form of advertising - advertisers know that they are reaching people who are in full employment, which is important if they are offering financial or credit services.

"The employer is satisfied because employees get extra benefits. For instance, we would get special arrangements such as a lower rate of interest or shop discount for those people the advertiser reaches." Already staff have been offered discounts on mobile phones, furniture and weekend breaks, and this area of the service is likely to grow. Advertisers, such as Barclays and Churchill Insurance, are keen to take advantage of Payroll Marketing's service because it is cheaper than direct mailing and generates a greater response rate.

"One campaign had a 7% response rate," says Yates, "although 2% is the average, which is very successful."

It is four years since Yates and Little spotted an opportunity to exploit the space on payslips and decided to leave their jobs - Yates as a designer and copywriter and Little as a financial adviser - to set up Payroll Marketing. Initially they concentrated on local councils, where payrolls were tightly controlled.

They were quick off the mark, offering a comparatively cheap service in an area that was virgin territory.

There are now several firms offering similar services but Yates says that there is no serious competitor. "If another agency came in like us it would be good because it would help establish codes of practice. At the moment, cowboys are making the fight harder."

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Yates and Little are determined to stick with payslips rather than move into other areas. They have been offered the chance to arrange advertising on pizza boxes and parking tickets, but have so far resisted the temptation.

Instead they are keen to explore new payrolls and bring in new advertisers. Yates aims to expand over the next couple of years and to add to the current staff of 10. "We've appointed a sales team," she says. "And we have been offered a lot of new media that are aimed at an AB market as well as payrolls such as Lancashire county council, Birmingham city council and Vision Express."

In the short term, Yates says: "We want to corner the private sector."

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PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES

Nevada.txt

0923645/9  
DIALOG(R)File 635:Business Dateline(R)  
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0923645 98-85170  
Campaign launched to support Prop. A  
Smith, Nevada  
San Diego Business Journal (San Diego, CA, US), v19 n14 p1  
PUBL DATE: 980406  
JOURNAL CODE: SDBJ DOCUMENT TYPE: Newspaper article  
WORD COUNT: 571  
DATELINE: San Diego, CA, US, Pacific

TEXT:

An educational program is being launched to stir support among local employers and their workers for Proposition A, the San Diego Convention Center expansion ballot measure.

Created and supported by Taxpayers for the Convention Center, the Employer-Employee (EE) program was publicly announced last week to an intimate crowd at Science Applications International Corp.'s media/conference center.

The basis of the program: inform and educate employers, and in turn they will educate their employees of the importance of Proposition A's passage in June.

Armed with a packet of information outlining how the expanded center will positively affect San Diego's regional economy and quality of life, employers were encouraged to return to their businesses and start spreading the word.

"The goal is to let all employers in San Diego, not just those in the tourism industry, know how important the passage of the Convention Center expansion is," said Nancy Chase, campaign manager for Proposition A. "This is not just about expansion, this is about the future of San Diego as one of the great cities of the 21st century."

The EE communication package contains informational brochures, buttons, bumper stickers and a menu of options outlining ways employers can distribute the information.

Suggestions included everything from distributing buttons and brochures to requesting an informational video, to hyperlinking the businesses' Web sites to the Yes on Prop. A Web site.

"We will provide the employers with whatever materials they need to distribute the information," Chase said. "They can then decide the best way to involve their employees."

For example, a high-tech company may want to E-mail all of their employees information about the expansion, while a grocery store may want to remind workers to vote for Proposition A by printing the message on their paycheck stubs.

The program will be spearheaded by five co-chairs, selected for their significant involvement in the business community.

These co-chairs will solicit support and involvement from companies that fall under their respective umbrellas of influence.

Representing the Greater San Diego Chamber of Commerce's 900 Circle of Influence business leaders is Richard Ledford, senior vice president of the

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chamber.

Ledford, who will distribute the message to some 37 percent of San Diego's work force, said he will focus on the fact that Proposition A is vital to the growth of San Diego's third largest industry, tourism.

Craig Irving, principal of The Irving Hughes Group, represents Downtown Partnership businesses and will provide information to more than 350 large and small business owners doing business Downtown and throughout the region.

He said he will try to distribute the message that Proposition A is good for everyone, not just those Downtown.

Representing the Economic Development Corp.'s Team 2000, companies dedicated to moving San Diego into the next century, is EDC president and CEO Julie Meier Wright.

"I believe it is important for employers to communicate the impact of public policy issues," she said. "I think it is our job to get the facts out there."

Bill Roper, senior vice president and CFO for SAIC, will represent the high-tech industry and labor leader Nancy Browning will represent union workers.

Browning, who represents about 125,000 union workers in San Diego County, said she will distribute the information bilingually since many of the workers she represents don't speak English.

Highlights of the program's kick-off included the co-chairs sending the message through a massive E-mail campaign, and signing a commitment letter symbolizing the official start of the EE program.

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